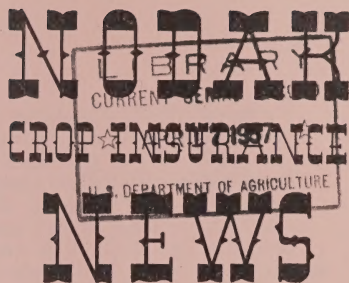


FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



1955 Edition - No. 1

January 7, 1955

Another year has began and we wish all of you a Very Happy and Bountiful 1955.

1955 SALES - The first week of the New Year is past and still not very many sales have been made. We don't want to be complaining all the time but its very hard to understand or to report to our Washington office why we are not selling. The weather has been excellent and roads can be traveled everywhere. Gentlemen, you cannot make any sales unless you make contacts. If you take time to go out and see the farmer in his own home and explain to him how Crop Insurance fits into his farming plans you will make sales. This has been proven in North Dakota before as well as all over the United States. Among the counties that are allowed to sell, a few are doing so. Hate to mention them again because it's always the same ones. Among those allowed to sell, Jack Miller again heads the list with 25 wheat and 46 flax sales. Floyd Brudevold is second with 20 multiple sales followed by Walter Scott of Dickey with 19.

Jim King of LaMoure has 15 sales. Among counties not allowed to sell anymore Joe Anderson of Towner gets top honors with 65 wheat sales. Next is Joe Machart of Walsh, 26 wheat to date and 32 flax. Crockett of Cavalier had 23 wheat sales before being shut off. 18 counties still have no sales according to this weeks report.

Surely the farmers in the above counties are no different then they are in yours. Can it be ourselves that are different? In making contacts are we sure we are using the right approach? You must have the interest of the insured at heart. If you have you can explain how crop insurance should be a part of his farming operations just as much as plowing the ground is. It costs no more either, but it will protect all the rest of the cash outlay he has in farming. Yes, I know money is getting more scarce each day but that's all the more reason you should try to convince every uninsured farmer that he needs to protect what he spends on his 1955 seedings. There can he get more for 1956 if he loses all he used for 1955? If you have not done so, a map of your county should be made up showing the losses paid in 1953 and 54. This will do more to

convince those that think they never need the protection FCIO offers then anything else you can do or say. Agents that had such maps made up did not have nearly as many cancellations as those who had no map. As we said before many thousands of our best farmers suffered thousands of dollars damage and loss to their 1953 and 1954 insured crops and no one can be sure it won't happen again. Even though there has been some snow in the drought area of the Southwest the threat of drought has not been removed for them. It will take plenty of moisture before they can harvest a wheat crop. Now what's our situation? Weather Bureau says we have more than normal subsoil moisture on the average across the State. However, to arrive at an average the tremendous amount of excess moisture that fell in certain parts of our State is included. In those areas if they can seed, their moisture is sufficient to give crops a good start. But, by far the larger part of our State had no excess rainfall last fall and so far no snow either. We know snow never made a crop in North Dakota but too often a dry summer follows an open winter. The rust hazard isn't reduced any if we get moisture. Hail seems to be getting worse each year as you heard at our Agents meeting in Bismarck. The need for protection is greater than it ever has been since the drought of the 1930's so the sales results is up to each and every one of you agents. Each sale you make makes the next one that much easier. Single sales must be made before we have hundreds. There is a Chinese proverb that says, "The man who removed the mountain was he who began carrying away the small stones." Time is passing don't lose any more.

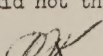
MANAGERS VISIT - We had the pleasure of a visit Wednesday from our Manager, Mr. C. S. Laidlaw. He spent the day in Fargo. Sorry to see though that he was suffering from an attack of arthritis, something he says bothers him quite often. He is due back in Washington this week so perhaps the warmer climate there will help him some. We hope so.

But he was more concerned about our failure to sell then over his physical condition. Told me to tell you boys that I can expect a call from him most any time saying that the Board of Directors has closed off sales for North Dakota. So let's get going or we may not get very far.

CANCELLATIONS - Up to now it looks like we will have a total of 5 to 6 thousand cancellations for 1955. With many of our best counties closed against sales its very evident that North Dakota will be quite far down on the list of States in the number of policies for 1955. Still if the 37 counties left to sell make a good showing before sales are closed off we might still be able to be among the top states. Be sure that cancellations requests are all submitted so that we can complete our review.

WEEKLY SALES REPORTS - Last week we asked for your first sales report and sent you some blanks. Up to Thursday a.m. 21 agents still had not reported. What's the matter? We need your report every Monday so lets have them all next Monday. If not, will name those who fail in next issue.

So in closing put all you have into sales. Remember the saying, "We would accomplish many more things if we did not think of them as impossible."



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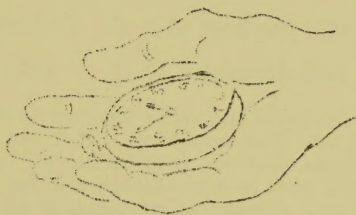
FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



1955 Edition - No. 2

January 14, 1955



Don't forget the time!

SALES TALK - We are enclosing the latest issue of Sales Talk just received from our Washington office. If you will read this very carefully and then read it again and again you will find many suggestions that will help you in selling. So do not just glance at it and forget about it, use it.

SALES - The sands of time continue to run and soon the 1955 sales campaign will be history. We don't know the exact date on which it will end for the North Dakota counties that can still sell. In 16 counties it was over before many of the Agents even got started, except for flax where they have that program. We know that it will end before March 31 in all counties. Time is a precious commodity. Lost time can never be regained. We have such gimmicks as overtime for some tasks but now, even working 24 hours a day won't be time enough to do all that must be done if we are to have a successful sales campaign. Wasted seconds became minutes, wasted minutes became hours and so the chain continued until we are in a position where we are behind in our work, no sales have been made and little time is left in which to get the job done. From now on Agents must make every second of the sales campaign count. Contacts must be made if sales are to be made. Your earnings depend on the amount of business you have on the books. On Page 19 of the Sales Talk we are enclosing, you can see how an agent can earn millions for his county too. The time for planning is over, now we must put our plans into operation. Sales must be made and if you are not doing so something is wrong. You can blame no one but yourself. Supervisors have and will continue to assist you in every way possible but they can't do the necessary job of contacting prospects. That's up to you agents. Some of you are in danger of losing your entire program. If your county is be-

low the minimum requirements on the basis of contracts carried over and if enough new business is not obtained by the closing date, every single contract will be cancelled for 1955. This is now a provision of the contract. Review the new rider for 1955.

THE LEADERS - On the basis of applications received the following agents are leading the field:

WHEAT

FLAX

MULTIPLE

- | | | |
|-------------------------|------------------------|----------------------|
| 1. Joseph Anderson (66) | 1. J. W. Miller (49) | 1. W. E. Scott (29) |
| 2. J. C. Marchart (26) | 2. J. C. Marchart (32) | 2. F. Brudevold (23) |
| 3. J. W. Miller (26) | 3. O. Frankfurth (10) | 3. J. M. King (16) |

SALES AID - Pamphlets of various kinds are available. You were sent samples last fall. Newspaper mats and posters are also available upon order. We can furnish you with additional copies of the release entitled, "Questions and Answers on Crop Insurance," and the worksheet entitled, "An Explanation of Federal Crop Insurance".

NEW APPLICATIONS - Review the procedures for handling. Submit applications as you get them. Be sure they are properly completed and numbered.

1955 ACREAGE REPORTS - Part V acreage report procedure with respect to wheat and flax reports is being sent to wheat and flax agents. Multiple agents will use the procedure issued last year. Form FCI-419 is to be used for wheat and flax. Order needed supplies as soon as possible. Now is the time to complete headings if you have help available or if you are in a county where no further selling is permitted. Form FCI-419M will again be used in the multiple counties.

UNPAID PREMIUMS - Even though you were unable to complete collection of an account by December 31, 1954, you should not relax your efforts. Premiums are due and must be paid. Remember that if an insured owes a premium on March 31, 1955 the contract will automatically be cancelled.

RECONCILIATION OF ACCOUNTS - In the near future, District Supervisors will be reconciling your debt registers with you. A rigid schedule will have to be followed since we must be able to send out letters to 1954 policyholders that owe premiums on March 1, 1955. This letter will advise the insured of the amount due and that the contract will terminate on March 31 if the premium is not paid. You can help to get this job done in a timely manner by making a review of your debt register immediately so that you are certain of the accounts on which balances are due and that the amounts are correct. This preliminary review will help the Supervisor and you in completing the official reconciliation in a timely manner.

SALES REPORTS - The reporting form is pretty simple when you look at it but agents seem to have a lot of trouble making it up correctly. You must report on all the items shown. The for the "Week" entries for items 1,2,3, and 4 should reflect just what you did during the week on sales and cancellations. Item 3 pertains only to personal contacts, no contacts by mail are to be listed. The "to Date" entries for items 1,2,3 and 4 would then be increased by the entries in the "Week" column over the previous week's "to date" entries. For example on December 31 you reported a total of 5 sales, during the week of January 7 you sold 4 new applications, then the "Week" entry would be 4, the "to Date" entry would be 9. The entry in item 5 for the "Week" should reflect the number of collections made during the week. The "to Date" entry for the current week would be reduced by the number of collections made since the previous week's report. For example, on December 31 you showed 20 accounts unpaid, during the week of January 7 you made 3 collections, the "Week" entry would be 3, the "To Date" entry would be 17. Item 7 should reflect the number of producers that are potential applicants. This would include out of the county producers that should be contacted by mail. The entry for this item would be reduced each week by the number of personal contacts made and letters sent to out of the county producers. In the bottom half of the reporting form reflect how many of the producers shown in item 7 are out of the county, and how many were contacted by mail. Inform us what efforts are being made to collect premiums including information as to the number that will be paid from losses, ACP or loans. If you have other agents working, give us information concerning what they are doing. Attach copies of letters, newspaper ads, etc. to your reports.

This week reports were not received from the following agents:

WHEAT

Ira Landis (both counties)
*Ole Thompson
Enoch Christensen
Emil Hilken
H. C. Fulton
Theodore Carlson
*George H. Dunham
John Haveman
*A. R. Suckut
Jerry Kouba
*Wm. Skjolden
*John J. Bauer (both counties)

William Baumann
Herbert A. Hanna
Ralph M. Neuberger
* Nelson H. Elvick
H. H. Henke
R. G. McDonald
* Vernon Disrud
Mathias J. Botheim
* Joseph Anderson
Otto Frankfurth
* Otto Broeder

FLAX

Ole Thompson
H. C. Fulton
George H. Dunham
A. R. Suckut

Nelson H. Elvick
Otto Frankfurth
J. C. Machart (week of 1/7/55)

MULTIPLE

* Pam Cruden

Rudolph A. Anderson (week of 1/7/55)

*Those agents identified with an asterisk are not permitted to sell but the State Office should have received at least one report on the business they did before selling was stopped. Some counties cannot sell wheat but can sell flax and no reports were received for the flax program either.

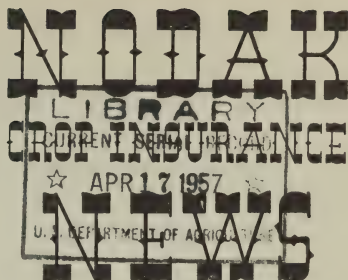
SUPERVISORS MEETING - Supervisors were in the State Office for three days this week. Sales were of course the main topic for discussion but all phases of the program were analyzed. Area Director E. W. Anderson was with us. Ross Dimock of the Sales Division from Washington spent one day with the group and discussed in detail the issue of Sales Talk we are sending to you. We wish that all of you could have heard Ross speak but since this was not possible, District Supervisors will give you all details when they contact you.

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FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



1955 Edition - No. 3

January 20, 1955

SALES! SALES! SALES!

Why aren't we getting more applications? Our weekly report to Washington shows that very little progress has been made.

We quote from the Manager's weekly summary of January 14th: "As long as zero reports come from counties on sales, the most vital phase of our crop insurance job is being put off and neglected. The first sale is the most important one to make. Then the second becomes most important, etc.

Only hard work and a lot of it will break the ice and get real progress under way on building our business. More business is essential to a growing progressive crop insurance operation. We can only achieve it by starting early and working late."

No more can be said. Neither can we deny that every word he wrote isn't true. Further on he says, "I know from experience that the sales job is not easy. I know from experience that it takes a lot of hard work too, to get sales rolling. Excellent results can add up in the National total with every one working hard. When a farmer cannot see the perils that endanger the successful operation of his business through crop failure, the selling job is to remove his blindfold whether it be ignorance, indifference, or negligence. The end result, if crop failures come and he is unprotected, is only half of the picture that you want to paint for him. The other half is the difference that his crop insurance policy would make in the picture.

It is unfortunate that so many people think that a farmer merely pays a premium for his insurance the year that no loss strikes instead of recognizing the basic fact of insurance that he transfers the risk of loss from himself to multiple entities so that the many share the losses of a few."

1. The first part of the paper

is devoted to the study of the

properties of the function $f(x)$ which is defined by the equation $f(x) = \int_0^x f(t) dt$. It is shown that $f(x)$ is a continuous function and that it satisfies the differential equation $f'(x) = f(x)$. The solution of this equation is $f(x) = Ce^{x}$, where C is a constant. The value of C is determined by the initial condition $f(0) = 1$, which gives $C = 1$. Therefore, the function $f(x)$ is $f(x) = e^x$.

In the second part of the paper, we study the properties of the function $g(x)$ which is defined by the equation $g(x) = \int_0^x g(t) dt$. It is shown that $g(x)$ is a continuous function and that it satisfies the differential equation $g'(x) = g(x)$. The solution of this equation is $g(x) = Ce^{x}$, where C is a constant. The value of C is determined by the initial condition $g(0) = 1$, which gives $C = 1$. Therefore, the function $g(x)$ is $g(x) = e^x$.

In the third part of the paper, we study the properties of the function $h(x)$ which is defined by the equation $h(x) = \int_0^x h(t) dt$. It is shown that $h(x)$ is a continuous function and that it satisfies the differential equation $h'(x) = h(x)$. The solution of this equation is $h(x) = Ce^{x}$, where C is a constant. The value of C is determined by the initial condition $h(0) = 1$, which gives $C = 1$. Therefore, the function $h(x)$ is $h(x) = e^x$.

In the fourth part of the paper, we study the properties of the function $k(x)$ which is defined by the equation $k(x) = \int_0^x k(t) dt$. It is shown that $k(x)$ is a continuous function and that it satisfies the differential equation $k'(x) = k(x)$. The solution of this equation is $k(x) = Ce^{x}$, where C is a constant. The value of C is determined by the initial condition $k(0) = 1$, which gives $C = 1$. Therefore, the function $k(x)$ is $k(x) = e^x$.

In the fifth part of the paper, we study the properties of the function $l(x)$ which is defined by the equation $l(x) = \int_0^x l(t) dt$. It is shown that $l(x)$ is a continuous function and that it satisfies the differential equation $l'(x) = l(x)$. The solution of this equation is $l(x) = Ce^{x}$, where C is a constant. The value of C is determined by the initial condition $l(0) = 1$, which gives $C = 1$. Therefore, the function $l(x)$ is $l(x) = e^x$.

All this however, requires you to make personal contacts.

"Remember, every customer was once a prospect,
Every prospect once a stranger."
Moral: Get acquainted

To the weekly summary there was attached a coverage and rate table that would make it quite simple to figure coverage and rates for all salesmen. Ask your District Supervisor to show you how it works.

No doubt many of you feel that your job is difficult. Do not lose faith in your own ability. The best way out of a difficulty is through it.

SALES REPORTS

Many sales reports are still missing or are very incomplete. If you cannot make them up get your District Supervisor to help you.



THE LEADERS

wheat

flax

multiple

- | | | |
|-------------------------|-------------------------|-------------------------|
| 1. Joseph Anderson (66) | 1. Jack Miller (55) | 1. Walter Scott (30) |
| 2. Jack Miller (33) | 2. Joe Machart (34) | 2. Floyd Brudevold (23) |
| 3. Joe Machart (26) | 3. Otto Frankfurth (11) | 3. Jim King (16) |

Two of the leading wheat salesmen were all through selling on November 10th. That's over two months ago. How much more time will it take before they are exceeded in sales? North Dakota should sell 3000 wheat, 1500 flax, and 750 multiple applications for 1955 and we will if the rest of you get going immediately. If you consider all absentee landlords, those that never had insurance, and those who canceled in former years, this goal is only a small percentage of the possible business.

A nice race seems to be developing between Miller and Machart on flax sales. Come on you multiple men, get your own race started.

SALES AIDS

New Wheat Sales handbooks are being sent to all wheat agents. Use this handbook since it contains the changes for 1955. If more are needed a very limited supply is available. We should have received these handbooks some time ago but our supply must have gone astray. We were unaware that a new book had been issued until last week when Ross Dimock was here.

To illustrate what must be done on sales let me tell you of my golfing experience the only time I ever tried.

The first swing I took the golf ball landed on top of an ant hill. So I took another hefty swing, missed the ball, but cut half the hill down and scattered ants all over the course. Then I took aim again and let go. This time I cut under the ball and naturally scattered more ants. We all know ants are smart, so before I had a chance to choose another club the remaining ants went into a huddle. One of them quickly said, "Fellows, it looks like we'll have to get on the ball."



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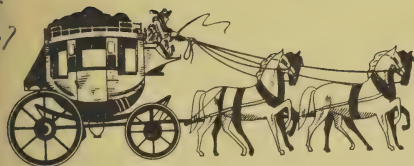
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FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



1955 Edition - No. 4

February 4, 1955

S A L E S

Those of you that attended the agent's meeting at Bismarck met Earll H. Nikkel, who is the head of the Sales Division for the Corporation. We received a letter from Earll this week which contained thoughts that we wish to pass on to all of you. We quote from Mr. Nikkel's letter as follows:

"It has become very apparent to me during the last year that at this stage of our agency operation many of our agents are far more sensitive to changes in coverages and rates than good salesmen can afford to be. We are too young in experience to know whether our rates and our coverages are right or wrong for the long pull. On the other hand, what we have to offer whether it seems a little high or a little low to us personally, is a wonderful opportunity for farmers and a program which should be developed and maintained so that it will be available to strengthen our agricultural economy now and in the years to come.

"If your farmers were willing to spend twice what we charge for all-risk protection of their crop investment, they would have no place to turn but to you. This fact means that, if you can get across to them the value of our policy as an insurance protection, you can do business with many who otherwise would be wanting the policy to "give" them more. Everyone would like to get more insurance for less money, but they are up against hard business facts in the case of other insurance while in crop insurance the fact that it is backed up by the Government makes their desire to get "more for less" a more difficult obstacle in selling.

"A salesman can be licked by his own "wishes and suspicions" regarding his product before he ever tackles the selling job. I know that this is not true in some cases, but I fear that it is a retarding factor to results in many cases and is one of the major points that must be strengthened before our agency set-up will produce the results that it should be."

We can't add anything to what Earll has said, but may we say again, sales cannot be made unless you make contacts. This fact was again proven last week in District Supervisor Tollefson's area. He worked out a plan whereby several county agents work in one agent's county accompanied by local insureds.

February 4, 1955

This provides for a concentration of effort in the county into a short period of time. On the first day that this plan was tried 6 sales resulted from 28 contacts. On that day the temperature was about 30 below zero, one of the coldest days this winter.

Work out some plan with your District Supervisor and make those contacts. Time for sales is running out. You must make every minute count from now until the end of the sales period. We still don't know when that will be, however.

"There are no limitations to what you can do except the limitations in your own mind as to what you cannot do. Don't think you cannot. Think you can."

--Darwin P. Kingsley

S A L E S R E P O R T

We still are not getting reports every week from the counties that can sell. Some of the counties that cannot sell any more did not even file one report to let us know what had been done. Let's get these in, fellows. We need a sales report from every agent that can sell every week otherwise our report to the Washington office doesn't mean a thing since it is not accurate as to what is being done. If you are having trouble preparing the report consult with your District Supervisor. We are still having trouble matching the current week's report with the previous week's with respect to the "To date" entries in many cases. If there were errors in previous reports for any item tell us so we know why you have different totals in the "To date" column than what it appears there should be.

T H E L E A D E R S

WHEAT

1. Joe Anderson (67)
2. Jack Miller (43)
3. Joe Machart (31)

FLAX

1. Jack Miller (68)
2. Joe Machart (38)
3. Hub Fulton (11)
3. Otto Frankfurth (11)

MULTIPLE

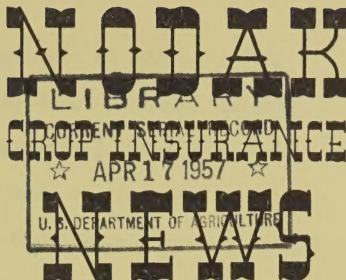
1. Walt Scott (40)
2. Floyd Brudevold (32)
3. Jim King (24)

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FARGO, NORTH DAKOTA

UNITED STATES DEPARTMENT OF AGRICULTURE



1955 EDITION - NO. 5

FEBRUARY 23, 1955

S A L E S

We missed getting out the Nodak News the last couple of weeks. We have been pretty busy getting all late and suspended loss claims cleared but the end appears to be in sight. Have also done some office re-arranging that should make for more efficient operations. If you ever come to Fargo pay us a visit and see our lay-out. Of course it's not as high class as some of you have. By the way, Agent Miller in Stutsman county extends an invitation to all agents to stop in, if they ever go through Jamestown, to inspect his new office. It is directly North of the Post Office. Jack can always drink a cup of coffee and it will do you good to have one too.

Weather the past couple of weeks has shown us that we are still in North Dakota. Suppose many of the side roads are heavy now. Isn't it too bad we didn't get more sales made while the weather was good? The following list shows the standing of the top agents on the basis of applications received. Most of these sales were made before the bad weather hit. The wheat leader hasn't been able to sell since November 10 but is still on top.

WHEAT

1. Joseph Anderson (69)
2. Jack Miller (61)
3. Ray Fischer (Bowman) (35)
4. Joe Machart & H.J. Steffen (33)
5. Hub Fulton (29)

FLAX

1. Jack Miller (88)
2. N. J. Leier (43)
3. Joe Machart (42)
4. John Bauer (35)
5. Hub Fulton (17)

MULTIPLE

1. Jim King (49)
(Ransom)
2. Floyd Brudevold (47)
3. Walt Scott (46)

Not counting Sundays there are only 30 days left to sell up to the regular closing date of March 31. That means at least 140 sales per day if we intend to anywhere near replace our cancellations. Surely you want to do that good don't you? Unless progress is made on sales all we can do is go backwards. Then, how long will the program last? It's up to you, men. Sure hope we weren't wrong in selecting you as a Crop Insurance Agent. End of the sales period will answer that for us. Abraham Lincoln once said, "You can't escape the responsibility of tomorrow by evading it today." Agriculture without Crop Insurance will truly be a big responsibility for the future. So once more I beg each of you to get going on sales. If you are in the Bismarck T.V. viewing area watch for a Crop Insurance film on Saturday, March 5 at 6:30 P.M. Pass the word along.

C O L L E C T I O N S

Letters will be sent to insureds with past due accounts on March 1, 1955. You will receive a copy of the letter to each insured. Remember that if the account is not paid by March 31 that the contract will terminate. A preliminary review indicates that some 1000 insureds over the state are involved. Surely we can't afford to lose any more business. Make all possible efforts to get these accounts paid up by March 31.

S U P P L I E S

Use the order form that we developed for your use. Watch your supplies of acreage reports, envelopes, post cards, FCI-6's, etc. so that you don't run out before you receive a new supply. We package only once a week. Figure about two weeks time from the date of your order before you can expect a new supply.

